

City of San Antonio

**Filing
Specialty and Property
Damage Claims**



OFFICE OF RISK MANAGEMENT

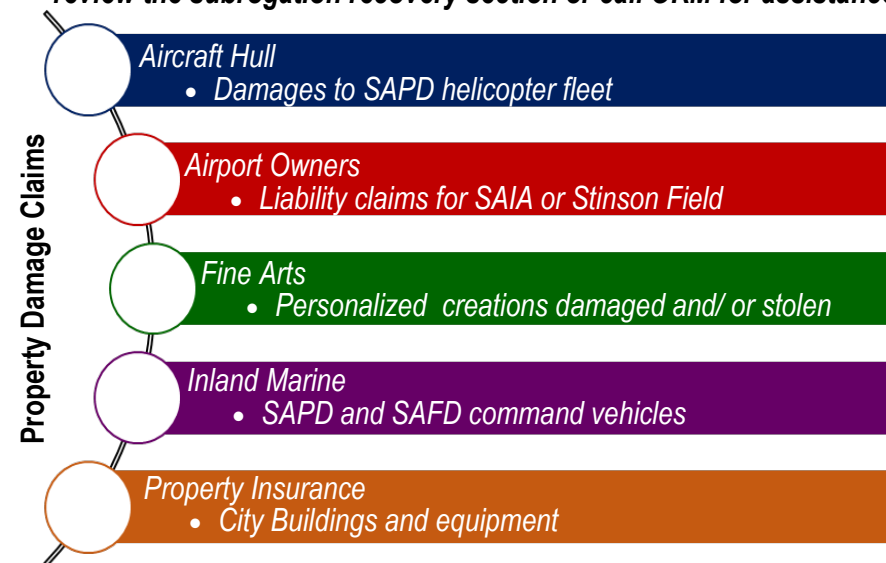
Purpose

The City of San Antonio (COSA) purchases commercial insurance to cover a variety of potential losses to the City. The purpose of this brochure is to educate the city departments of the Office of Risk Management (ORM) claims process and procedures. It identifies the different types of claims, claims process and responsibilities for all departments.

Contact ORM to start the claim against a specialty policy. ORM will need detailed information such as date, time and events surrounding the loss.



If you have a loss that is not covered by any of the policies below, review the subrogation recovery section or call ORM for assistance.



How to File a Claim



Department Responsibilities

- Establish immediate contact with ORM and report the incident and losses incurred
- Make all efforts to mitigate damages, secure facilities for safety and from trespassers and cordon off affected area
- Collect all documentation regarding the event; then forward to ORM for review and submission to issuer
- Contact ORM prior to any significant repairs or purchases



ORM Responsibilities

- Establish and facilitate communication among all parties (department, broker of record, insurance company, consultants, inspectors, contractors, etc.)
- Compile and maintain all documentation regarding the claim and transmit information to the assigned insurance adjuster
- Obtaining any contractor/subcontractor insurance documentation, contracts, and other information to determine if a third party is at fault
- Discuss the claims process, timelines, policy limits and deductibles, etc. with departmental contact
- Coordinating with department contact to obtain all purchase orders and/or contracts associated with repairs or remediation
- Facility reimbursement of insurance proceeds

Subrogation Recovery Process

COSA pursues recoveries from third parties for damages to City property or injuries to City employees. If your department incurs damages to City vehicle or property not included on the commercial policies, immediately report it to ORM. You may submit your internal report with specific details of the incident including police case number, responsible party's information and photos to RMliability@sanantonio.gov. ORM will investigate and pursue recoveries on behalf of your department.

Contact Information

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